

Frequently asked questions

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1. How does pricing work?

Two plans. Everyone starts with two weeks of Visibility, free. Visibility gives you every dashboard and analytic, with our AI working through your ledger in the background — nothing is sent to your customers and your team keeps the collecting. Collect is the upgrade, one click at any time: we find why each invoice is unpaid, resolve it and collect it. On both plans the platform fee is set by how many invoices you raise in a year, and the per-invoice fee is only ever charged on invoices we collect.

2. What do the plans cost?

Both plans share one platform fee, set by how many invoices you raise in a year: from £9 a month (up to 150 invoices) to £6,749 a month (27,001 or more) — the full ladder is in our price list. Visibility is the platform fee on its own. Collect adds a fee on each invoice we collect: £3.25 each for the first 500, £3.00 for 501–3,000, £2.75 for 3,001–10,500, £2.50 for 10,501–28,000 and £2.25 above 28,000. Each rate applies only to the invoices within its band. All prices exclude VAT.

3. How is my platform fee set?

By how many invoices you raise in a year, which we read from your Xero ledger when you connect — the real number, not an estimate. The same platform fee applies on Visibility and on Collect.

4. What counts as an invoice you collected?

Three things have to be true, and you can check all three yourself. The invoice has to be in scope — a commercial invoice on the accounting system you connected, overdue or approaching its due date, and capable of being acted on. We have to have acted on it — a recorded action in your activity log, dated after the day you connected. And it has to have been paid after that action. If any one of those is missing, there is no fee.

5. What is never charged as a collected invoice?

Retentions until they are released; self-billed invoices; anything credit-noted, including the credited part; anything in dispute at the point of collection; consumer invoices; anything paid before we took any action; agreed payment plans and instalments; credit extensions you authorised; intercompany and contra invoices; duplicates and invoices raised in error; and invoices blocked inside your customer's own procurement or payment process.

6. Is there a minimum fee?

No. There is no minimum fee and no minimum invoice count.

7. Is there a minimum term? Can I cancel?

Both plans carry a minimum 12-month commitment, billed monthly. On Visibility it starts on day 15, the first paid day. Moving up to Collect starts a new 12-month commitment from the day you upgrade. You can switch off at any time during the two free weeks.

8. Can I pay annually, and is there a discount?

Yes — 20% off the platform fee if you pay a year in advance, on either plan. The per-invoice fee cannot be prepaid or discounted, because it is only charged on invoices we have collected. There is no quarterly discount.

9. When am I billed?

Nothing is billed during your two free weeks of Visibility. From day 15 your platform fee is billed monthly in advance, or annually in advance if you prepay. VAT is added to every invoice.

10. Do your prices include VAT?

No. All prices exclude VAT, which is added to every invoice at the applicable rate.

11. What's free, and for how long?

Your first two weeks of Visibility are free. It is a read-only connection to your Xero account: nothing in your system changes, there is no commitment during the two weeks, and you can revoke access at any time from your Xero settings. On day 14 the account moves to paid Visibility, with notice — you can upgrade to Collect or switch off before then.

12. You've taken £1 from my card — what is that?

We verify your card when you connect Xero with a £1 charge, which is refunded. It is not a charge for the service.

13. I run more than one company. How are we billed?

If you connect more than one organisation, they are treated as one customer for banding and billed as one.

14. What happens if I pay late?

If an amount is more than 14 days overdue we may suspend access until it is settled, and interest can accrue daily at 8% over the Bank of England base rate — the same statutory basis the platform tracks on your own debtors.

15. How good is it? What can it do?

In assist mode, the platform covers 90% of the collections agent's job — 356 of 396 resolution steps. On 3,248 production cases, its recommendations were consistent with our written collections policy and grounded in the invoice data in 95.4% of cases (95% confidence interval 94.6 to 96.1). For any case you name, we can show the rule it was tested against.

16. We use Twinfield / Sage / QuickBooks. Do you work with it?

Today collects.io connects to Xero. If your sales ledger is on another system, we will tell you plainly what we do and do not cover rather than price something we cannot yet run.

17. Can I share my order form or pricing?

The collects.io platform, your order form and your pricing are confidential. Share them only with your own team, the group companies named in your order form, and your auditors, insurers and advisers, as far as they need to know. The reports and messages the platform produces for you are yours.

18. I want to introduce a business. How does the referrer programme work?

Introduce a business to collects.io and, when it signs, you earn one month of what it pays us — one-twelfth of its first-year payments, excluding VAT. One payout, nothing on renewals. The business must sign within three months of your introduction, on a subscription of at least 12 months, stay beyond its first three months and have paid. Founder-offer customers do not qualify. You carry no liability, do no selling and no billing. Ask for the Referrer Agreement and your referral code at hello@collects.io.

19. We are an accountancy firm. How can we work with you?

Through the referrer programme: introduce a client and, when it signs, you earn one month of what it pays us. Your clients contract with, and are billed by, Collect Solutions; you carry no liability and do no selling or billing.

More questions: hello@collects.io · 0330 633 2274.